



Patent Application
Attorney Docket No.: 72167.000260

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Lloyd Adams : Group Art Unit: 3624

Appln. No.: 09/765,137 : Examiner: Hani M. Kazimi

Filed: January 18, 2001 :

For: NETWORK-BASED LOAN :
APPLICATION SYSTEM AND METHOD :

Mail Stop Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated June 27, 2005, please amend the above-identified patent application as follows: